

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: ERIN RENA BALL	§	Case No. 1:19-bk-04194
ADAM CHRISTOPHER BALL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/28/2019.
- 2) The plan was confirmed on 11/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/09/2021, 01/11/2022, 05/11/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/09/2021, 12/13/2021.
- 5) The case was completed on 10/04/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,752.00.
- 10) Amount of unsecured claims discharged without full payment: \$123,698.44.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 28,549.94	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 28,549.94</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,617.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,204.36	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,821.36</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	3,617.00	0.00
DISCOVER	Uns	241.00	180.07	180.07	64.13	0.00
NBT BANK NA	Uns	6,650.00	6,446.98	6,446.98	2,295.46	0.00
CITIZENS BANK	Sec	10,739.05	9,668.85	588.45	0.00	0.00
WELLSPAN HEALTH	Uns	0.00	4,759.10	4,759.10	1,694.49	0.00
TRUIST BANK	Uns	13,302.00	13,509.06	13,509.06	4,809.93	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	2,619.00	2,687.01	2,687.01	956.72	0.00
QUANTUM3 GROUP, LLC	Uns	2,746.00	2,787.90	2,787.90	992.64	0.00
LENDINGCLUB	Uns	12,402.00	12,667.41	12,667.41	4,510.26	0.00
RESURGENT CAPITAL SERVICES	Uns	1,620.00	1,602.96	1,602.96	570.74	0.00
RESURGENT CAPITAL SERVICES	Uns	2,429.00	2,411.43	2,411.43	858.60	0.00
RESURGENT CAPITAL SERVICES	Uns	3,934.00	4,008.76	4,008.76	1,427.33	0.00
PORTFOLIO RECOVERY	Uns	2,960.00	2,930.93	2,930.93	1,043.56	0.00
AIS INFSOURCE, LP	Uns	3,851.00	3,928.78	3,928.78	1,398.85	0.00
MEMBER FIRST FED. CREDIT	Uns	3,013.00	3,013.36	3,013.36	1,072.91	0.00
TD BANK	Uns	217.00	194.34	194.34	69.19	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	55.20	55.20	55.20	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Sec	114,896.88	114,682.92	908.57	908.57	0.00
M & T BANK	Sec	0.00	14,419.68	14,419.68	0.00	0.00
1ST FINANCIAL BK USA	Uns	581.00	NA	NA	0.00	0.00
AFFIRM INC	Uns	143.00	NA	NA	0.00	0.00
CHOEDEL, MD	Uns	198.23	NA	NA	0.00	0.00
CTECH COLL	Uns	101.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	80,440.00	NA	NA	0.00	0.00
PAYPAL	Uns	3,000.00	NA	NA	0.00	0.00
PENN STATE HERSHEY PHY. GRP.	Uns	710.00	NA	NA	0.00	0.00
PHY MED HEALTH CARE GROUP	Uns	713.90	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	4,880.91	NA	NA	0.00	0.00
WHITE ROSE OB/GYN ASSOCIATES	Uns	373.49	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 908.57	\$ 908.57	\$ 0.00
Debt Secured by Vehicle	\$ 588.45	\$ 0.00	\$ 0.00
All Other Secured	\$ 14,419.68	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 15,916.70	\$ 908.57	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 55.20	\$ 55.20	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 55.20	\$ 55.20	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 61,128.09	\$ 21,764.81	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,821.36	
Disbursements to Creditors	\$ 22,728.58	
<b>TOTAL DISBURSEMENTS:</b>		\$ 28,549.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.